

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: 16-May

Social Security # \_\_\_\_\_  
(last 4 digits only)

**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.  
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Disbursement Journal	MOR-2 (INDV)	X	
Balance Sheet	MOR-3 (INDV)	X	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	X	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor /s/Scott Cowan

Date 10/12/2016

Signature of Joint Debtor

Date \_\_\_\_\_

In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: 5/1/2016

**BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	Current Month Actual	Cumulative Filing Date Actual
<b>Cash - Beginning of Month</b>	\$ 1,380.19	
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets	\$ 5,000.00	
Other Income (attach schedule)		
<b>Total Receipts</b>	\$ 6,380.19	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)	3500	
<b>Other Secured Note Payments</b>		
Utilities	\$ 931.09	
Insurance		
Auto Expense	\$ 95.16	
Lease Payments		
Bank Fees	175	
Repairs and Maintenance		
Storage	\$ 329.60	
Food, Clothing, Hygiene		
Charitable Contributions		
Customer Refund		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)	\$ 78.72	
<b>Total Ordinary Disbursements</b>	\$ 5,109.57	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	\$ 1,000.00	
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	\$ 1,000.00	
<b>Total Disbursements (Ordinary + Reorganization)</b>	\$ 6,109.57	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	\$ 270.62	

Cash - End of Month (Must equal reconciled bank statement)	\$ 200.52	
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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Material	78.72	
<b>Other Reorganization Expenses</b>		

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	

In re	Scott Cowan	Case No.	16-14758
Debtor		Reporting Period:	16-May

## DISBURSEMENT JOURNAL

## CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
2-May	Google	Util	\$ 58.33
2-May	Comcast	Util	\$ 368.44
2-May	Buildertrend	Util	\$ 299.00
6-Apr	Dropbox	Util	\$ 75.00
5-May	Gas	Auto	\$ 48.36
7-May	Gas	Auto	\$ 46.80
May	Overdraft	Bank Fee	\$ 35.00
May	Overdraft	Bank Fee	\$ 35.00
May	Overdraft	Bank Fee	\$ 35.00
May	Overdraft	Bank Fee	\$ 35.00
May	Overdraft	Bank Fee	\$ 35.00
5-May	Home Depot	Material	\$ 62.43
7-May	Home Depot	Material	\$ 16.29
Total Cash Disbursements			\$ 1,149.65

### BANK ACCOUNT DISBURSEMENTS

[illegible]

Total Bank Account Disbursements			\$ 4,959.92	

Total Disbursements for the Month			\$ 6,109.57	
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In re Scott Cowan

Debtor

Case No. 16-14758

Reporting Period: May, 2016

# BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>CURRENT ASSETS</b>		
Unrestricted Cash and Equivalents		
Restricted Cash and Cash Equivalents (see continuation sheet)	1332.1	
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers	7000	
Other Current Assets (attach schedule)		
<b>TOTAL CURRENT ASSETS</b>	\$	\$
<b>PROPERTY AND EQUIPMENT</b>		
Real Property and Improvements	310000	
Machinery and Equipment		
Furniture, Fixtures and Office Equipment	1000	
Leasehold Improvements		
Vehicles		
Less Accumulated Depreciation		
<b>TOTAL PROPERTY &amp; EQUIPMENT</b>	311000	\$
<b>OTHER ASSETS</b>		
Loans to Insiders*		
Other Assets (attach schedule)		
<b>TOTAL OTHER ASSETS</b>	319332.1	\$
<b>TOTAL ASSETS</b>	\$	\$

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</b>		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable		
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments		
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
<b>TOTAL POSTPETITION LIABILITIES</b>		\$
<b>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</b>		
Secured Debt	245000	
Priority Debt		
Unsecured Debt	250000	
<b>TOTAL PRE-PETITION LIABILITIES</b>	495000	\$
<b>TOTAL LIABILITIES</b>	495000	\$
<b>OWNER EQUITY</b>		
Capital Stock		
Additional Paid-In Capital		
Partners' Capital Account		
Owner's Equity Account		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
<b>NET OWNER EQUITY</b>	\$	\$
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	\$	\$

\*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: 16-May

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	\$ 467.31	
<b>RECEIPTS</b>		
Wages (Net)		
<b>Interest and Dividend Income</b>		
Alimony and Child Support		
Social Security and Pension Income	\$ 4,350.00	
Sale of Assets		
Other Income (attach schedule)		
<b>Total Receipts</b>	\$ 4,817.31	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	3404.47	
Rental Payment(s)		
<b>Other Secured Note Payments</b>		
Utilities	\$ 79.11	
Insurance	\$ -	
Auto Expense	\$ 610.00	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	\$ 300.00	
Medical Expenses	\$ -	
Food, Clothing, Hygiene	\$ -	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	\$ 54.30	
Gifts		
Other (attach schedule)	\$ 275.00	
<b>Total Ordinary Disbursements</b>	\$ 4,722.88	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	\$ -	
<b>Total Disbursements (Ordinary + Reorganization)</b>	\$ 4,722.88	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	\$ 94.43	

Cash - End of Month (Must equal reconciled bank statement)	\$ 94.43	
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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Capital One Credit Card	\$ 25.00	
Check	\$ 150.00	
ATM Withdrawal	\$ 100.00	
<b>Other Reorganization Expenses</b>		

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	4722.88
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	4722.88



In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: 16-May

### DISBURSEMENT JOURNAL

#### CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
6-Jun	Scott Cowan	Maintenance	\$ 100.00
Total Cash Disbursements			\$ 100.00

#### BANK ACCOUNT DISBURSEMENTS

Date	Payee	Purpose	Amount
6/2/2016	Rockland Electric	Maintenance	\$ 300.00
6/7/2016	M&T Mortgage	Mortgage	\$ 3,404.47
6/7/2016	Ford	Auto Expense	\$ 610.00
6/7/2016	Atlantic City	Entertainment	\$ 54.30
6/7/2016	United Water	Utility	\$ 51.47
6/7/2016	New Jersey Natural Gas	Utility	\$ 27.64
6/7/2016	Capital One Credit Card	Other	\$ 25.00
6/10/2016		Check	\$ 150.00
Total Bank Account Disbursements			\$ 4,622.88

Total Disbursements for the Month			\$ 4,722.88
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[illegible]

In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: May-16

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding	0	0	0			0
FICA-Employee	0	0	0			0
FICA-Employer	0	0	0			0
Unemployment	0	0	0			0
Income	0	0	0			0
Other:						
Total Federal Taxes	0	0	0			0
<b>State and Local</b>						
Withholding	0	0	0			0
Sales	0	0	0			0
Excise	0	0	0			0
Unemployment	0	0	0			0
Real Property	0	0	0			0
Personal Property	0	0	0			0
Other:						
Total State and Local						
<b>Total Taxes</b>	0	0	0			0

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable	0					0
Wages Payable	0					0
Taxes Payable	0					0
Rent/Leases-Building	0					0
Rent/Leases-Equipment	0					0
Secured Debt/Adequate Protection Payments	0					\$0.00
Professional Fees	0					0
Amounts Due to Insiders*	0					0
Other: Condo Fees						
Other: Mortgage						
<b>Total Postpetition Debts</b>	0					\$0.00

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Scott Cowan  
Debtor

Case No. 16-14758  
Reporting Period: 16-May

### DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		x
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

Bus Platinum Privileges



P.O. Box 15284  
Wilmington, DE 19850

THE PRICE HOME GROUP LLC.  
641 MILL CREEK RD STE 7  
MANAHAWKIN, NJ 08050-3367

Customer service information

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Bank of America, N.A.  
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Tampa, FL 33622-5118

## Your Business Advantage Checking Bus Platinum Privileges

for May 1, 2016 to May 31, 2016

THE PRICE HOME GROUP LLC.

Account number.

### Account summary

Beginning balance on May 1, 2016	\$1,380.09
Deposits and other credits	5,000.00
Withdrawals and other debits	-1,104.97
Checks	-4,829.60
Service fees	-245.00
<b>Ending balance on May 31, 2016</b>	<b>\$200.52</b>

# of deposits/credits: 1

# of withdrawals/debits: 20

# of items-previous cycle<sup>1</sup>: 15

# of days in cycle: 31

Average ledger balance: -\$347.26

<sup>1</sup>Includes checks paid, deposited items & other debits



Small Business  
Online Banking

TIP OF THE MONTH

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<sup>1</sup> The Mobile Banking app is available on iPad, iPhone, and Android devices.<sup>2</sup> For the text message, supported carriers include: Alltel, AT&T, Cellular One, T-Mobile, Virgin Mobile, US Cellular, Verizon Wireless. Message and data rates may apply. Text STOP to 226526 to cancel and text HELP to 226526 for help. ARGMRXW | SSM-02-16-0413.B



## IMPORTANT INFORMATION:

### BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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## Your checking account

THE PRICE HOME GROUP LLC. | Account #

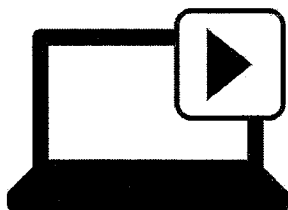
| May 1, 2016 to May 31, 2016

### Deposits and other credits

Date	Description	Amount
05/16/16	BKOFAMERICA MOBILE 05/14 3443068800 DEPOSIT *MOBILE NJ	5,000.00
<b>Total deposits and other credits</b>		<b>\$5,000.00</b>

### Withdrawals and other debits

Date	Description	Amount
05/04/16	AC Electric SDPY DES:Atlantic C ID:55018722102 INDN:PRICE HOME GROUP CO ID:1498346001 TEL	-130.32
05/05/16	COMCAST DES:CABLE ID:0216524 INDN:PRICE *HOME GRP CO ID:0000213249 TEL	-368.44
Card account # XXXX XXXX XXXX 3990		
05/02/16	CHECKCARD 0428 SHELL OIL 57545335507 MANAHAWKIN NJ 24316056120548074022595 CKCD 5542 XXXXXXXXXXXX3990 XXXX XXXX XXXX 3990	-48.36
05/02/16	THE HOME DEPOT 05/02 #000776400 PURCHASE THE HOME DEPOT 95 STAFFORD TWP NJ	-62.43
05/03/16	CHECKCARD 0502 GASCO WEST CREEK WEST CREEK NJ 24765016123006007900111 CKCD 5541 XXXXXXXXXXXX3990 XXXX XXXX XXXX 3990	-46.80
05/03/16	THE HOME DEPOT 05/03 #000298478 PURCHASE THE HOME DEPOT 95 STAFFORD TWP NJ	-16.29
<b>Subtotal for card account # XXXX XXXX XXXX 3990</b>		<b>-\$173.88</b>
Card account # XXXX XXXX XXXX 6512		
05/03/16	CHECKCARD 0502 Dropbox*FNL38X1HBCKN 888-4468396 CA 24906416123025720438821 RECURRING CKCD 4816 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-75.00
05/05/16	CHECKCARD 0504 GOOGLE *SVCSAPPS_PRICE CC@GOOGLE.COMCA 24692166125000427787223 CKCD 7311 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-58.33
05/06/16	CHECKCARD 0505 BUILDERTREN 402-905-2506 NE 24492156126894254749294 RECURRING CKCD 5734 XXXXXXXXXXXX6512 XXXX XXXX XXXX 6512	-299.00
<b>Subtotal for card account # XXXX XXXX XXXX 6512</b>		<b>-\$432.33</b>
<b>Total withdrawals and other debits</b>		<b>-\$1,104.97</b>



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THE PRICE HOME GROUP LLC. | Account #

May 1, 2016 to May 31, 2016

## Checks

Date	Check #	Amount
05/04/16	5603	-329.60
05/03/16	5615*	-1,500.00

Date	Check #	Amount
05/16/16	5620*	-2,000.00
05/20/16	5621	-1,000.00

**Total checks** -**\$4,829.60**

**Total # of checks** **4**

\* There is a gap in sequential check numbers

## Service fees

**Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.**

	Total for this period	Total year-to-date
Total Overdraft fees	\$245.00	\$245.00
Total NSF: Returned Item fees	\$0.00	\$0.00

Based upon the activity below, the monthly fee on your Business Advantage checking account was waived for the statement period ending 04/29/16:

You are an active user of one of the following services

OR

At least one of the following occurred during the previous month

☐ Bank of America Merchant Services

☐ \$2,500+ in net new purchases on a linked Business credit card

☐ Payroll Service by Intuit®

☐ \$15,000+ average monthly balance in primary checking account

☒ Small Business Remote Deposit Online Service

☐ \$35,000+ combined average monthly balance in linked business accounts

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
05/03/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-03	-35.00
05/04/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-04	-35.00
05/04/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-04	-35.00
05/05/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-05	-35.00
05/05/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-05	-35.00
05/06/16	OVERDRAFT ITEM FEE FOR ACTIVITY OF 05-06	-35.00
05/10/16	Extended Overdrawn Balance Charge	-35.00

**Total service fees** -**\$245.00**

Note your Ending Balance already reflects the subtraction of Service Fees.





## Your checking account

THE PRICE HOME GROUP LLC. | Account #

May 1, 2016 to May 31, 2016

### Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
05/01	1,380.09	05/04	-933.71	05/10	-1,799.48
05/02	1,269.30	05/05	-1,430.48	05/16	1,200.52
05/03	-403.79	05/06	-1,764.48	05/20	200.52

✓ To help you BALANCE YOUR CHECKING ACCOUNT, visit [bankofamerica.com/statementbalance](http://bankofamerica.com/statementbalance) or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

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T

STATEMENT OF ACCOUNT

SCOTT P COWAN  
DIP CASE 16-14758 DIST NJ  
35 PRESCOTT ST  
DEMAREST NJ 07627

Page: 1 of 2  
Statement Period: May 11 2016-Jun 10 2016  
Cust Ref #:  
Primary Account #:

**Chapter 11 Checking**

SCOTT P COWAN  
DIP CASE 16-14758 DIST NJ

Account #

**ACCOUNT SUMMARY**

Beginning Balance	467.31	Average Collected Balance	3,219.19
Deposits	4,350.00	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	150.00		
Electronic Payments	4,572.88		
Ending Balance	94.43		

**DAILY ACCOUNT ACTIVITY**

**Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
5/12	DEPOSIT	3,350.00
6/2	DEPOSIT	1,000.00
	Subtotal:	4,350.00

**Checks Paid** No. Checks: 1 \*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT
6/10	152	150.00
	Subtotal:	150.00

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
6/2	ELECTRONIC PMT-WEB ROCKLND ELECT CO ONLINE PMT CKF****51558POS	300.00
6/6	TD ATM DEBIT, *****45138509324, AUT 060416 DDA WITHDRAW 115 PIERMONT ROAD TENAFLY * NJ	100.00
6/7	ELECTRONIC PMT-WEB, M&T MORTGAGE ONLINE PMT CKF****51558POS	3,404.47
6/7	ELECTRONIC PMT-WEB, FORD MTR CHGO ONLINE PMT CKF****51558POS	610.00
6/7	ELECTRONIC PMT-WEB ATLANTIC CITY EL ONLINE PMT CKF****51558POS	54.30
6/7	ELECTRONIC PMT-WEB, UNITED WATER NJ ONLINE PMT CKF****51558POS	51.47
6/7	ELECTRONIC PMT-WEB, NEW JERSEY GAS ONLINE PMT CKF****51558POS	27.64
6/7	ELECTRONIC PMT-WEB CAPITAL ONE CARD ONLINE PMT CKF****51558POS	25.00
	Subtotal:	4,572.88

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE
5/10	467.31	6/6	4,417.31
5/12	3,817.31	6/7	244.43
6/2	4,517.31	6/10	94.43

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

# How to Balance your Account

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	94.43
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		②

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		④

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.